



Research Paper

A study on credit utilization pattern of women self-help groups in south Konkan region

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ABSTRACT : The present study was carried out in South Konkan Region purposively. From Ratangiri district Dapoli, Khed and Guhaghar while from Sindhudurg district Kudal, Devgad and Kankavali tahsils were selected. From each tahsil, ten SHGs and five members of each SHG were selected randomly. Thus, final sample consisted of 60 SHGs, 300 SHG members. The selected SHGs were categorized taking into consideration group activities performed by SHG. The SHGs were classified as farming activities, agro-processing activities and non-farming activities. Loan taken from different sources *i.e.* banks, co-operative societies and relatives. Loan amount taken from bank was Rs.139250. Loan amount taken by agro-processing category was highest (Rs.153250), followed by non-farming (Rs.136896.55) and farming (120000) category. There was increase in the credit availed by the SHGs over a period of time. At overall level amount repaid to bank by SHGs was Rs.46613. As regards to category wise repayment of loan by farming, agro-processing and non-farming was Rs. 39916.36, Rs.59770 and Rs. 40079.31, respectively. The SHG members utilized loan for productive purposes borrowed from bank (59.23%) and SHGs (50.64%) followed by non-productive purposes borrowed from co-operative societies (92.06%) and relatives (70.86%).

KEY WORDS : Credit, Sources of loan, Repayment

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INTRODUCTION :

Micro financing or group lending is being looked upon as the instrument that can be considered as the golden stick for poverty alleviation *vis-à-vis* rural development. Mohammed Yunus, popularly known as father of micro-credit system, started a research project in Bangladesh in 1979 and came out with ideas of micro-credit and that resulted in the establishment of Grameen Bank in 1983. Microfinance, the current buzzword in the developmental sector, is often hailed as a panacea for the problems of

community development. Microfinance commonly worked through group systems like the Grameen Bank of Bangladesh, solidarity groups of Latin America and self-help groups of India. Self-help groups, the most common microfinance institutions in India, are small voluntary associations of poor people from the same socio-economic background who come together for the purpose of solving their common problems through self-help and mutual help (Puhazhendhi and Satyasai, 2000). Microfinance through SHG has become a ladder for the poors to bring them up not only economically, but also socially, mentally and attitudinally. Self-help group (SHG)

is a group of people coming together voluntarily for attaining a common goal. The goal could be anything like saving habit or meeting emergent credit need, etc.

MATERIALS AND METHODS :

South Konkan Costal Region was selected for the study comprising Ratnagiri and Sindhudurg districts of SHGs purposively. A list of tahsils along with number of SHGs functioning in each tahsil was collected from district authorities and Mahila Arthik Vikas Mahamandal (MAVIM). Three tahsils from each district were selected randomly. From Ratangiri district Dapoli, Khed and Guhaghar while from Sindhudurg district Kudal, Devgad and Kankavali tahsils were selected. From each tahsil, ten SHGs were selected randomly. Five members of each SHG were selected randomly for collecting information regarding their experiences about SHGs. Thus, final sample consisted of 60 SHGs, 300 SHG members. The data on relevant aspects were collected from each selected SHG and also from selected members of SHGs by personal visit and interview. The primary data required for fulfilling the objectives under study were collected with the help of specially designed schedules for SHGs and members. The sample SHGs were stratified into different categories based on their nature of activities. Accordingly three categories were formed *i.e.* Farm, Agro-processing and non-farm.

Tabular analysis of data :

The data were subjected to tables and cross tables. The appropriate mathematical and statistical tools like

mean, percentages, ratios and frequency distribution were used for analysis of data. The analysed data are presented in different Tables.

RESULTS AND DATA ANALYSIS :

The results obtained from the present investigation as well as relevant discussion have been summarized under following heads :

Classification of SHG :

The selected SHGs were categorized taking into consideration group activities performed by SHG. The SHGs were classified as farming, agro-processing and non-farming. The detail classification of each selected SHG is presented in Table 1.

It is observed from Table 1 that, out of 60 selected SHGs, farming group undertaken one dairy unit, two farming activities, one mango farming activity, two goat rearing units and four fish selling activities. Agro-processing group undertaken six cashew processing units, five kokum syrup activities, one pickle making activity, five masala preparation activities, and one bamboo work activity. Non-farming group undertaken four agarbatti preparation, five bag making activities, one candle making activity, two cloth shoppies, two decorative material preparation activities, five diwali stuff making activities, two mess, five papad making activities and three tailoring activities. Hence, farming group undertaken total ten activities, agro-processing group twenty and non-farming group twenty nine activities. The results of the present investigation lead to accept the hypothesis that the

Table 1: Distribution of sample SHGs according to activities undertaken

Sr. No.	Farming		Agro-processing		Non-farming		SHG No.
	Activities	No	Activities	No	Activities	No	
1.	Dairy unit	1	Cashew processing	6	Agarbatti preparation	4	
2.	Farming	2	Kokam syrup preparation	5	Bag making	5	
3.	Mango farming	1	Pickle making	4	Candle making	1	
4.	Goat rearing	2	Masala preparation	5	Cloth shoppy	2	
5.	Fish selling	4	Bamboo work	1	Decorative material	2	
6.					Diwali stuff	5	
7.	-	-	-	-	Mess	2	
8.	-	-	-	-	Papad making	5	
9.	-	-	-	-	Tailoring	3	
	Total	10 (16.66)		21 (35.00)		29 (48.33)	60 (100)

(Figures in the parenthesis indicate percentage to total)

diversified activities were undertaken by women SHGs.

Details of loan availed to SHGs :

It could be seen from Table 2, it is observed that at overall level, loan availed by SHGs taken from bank was Rs.139250. Loan amount taken by agro-processing category was highest (Rs.153250), followed by non-farming (Rs.136896.55) and farming (120000) category. At overall level amount repaid to bank by SHGs was Rs.46613. As regards to category wise repayment of loan by farming, agro-processing and non-farming was 33.26 per cent (Rs. 39916.36), 40 per cent (Rs.59770) and 29.27 per cent (Rs. 40079.31), respectively.

As regards to interest paid to bank at overall level it was Rs.5566.39. The activity category wise interest paid for farming, agro-processing and non-farming was Rs.4776.33, Rs.7172.40 and Rs.4758.48. In case of outstanding amount at overall level it was 66.53 per cent (Rs. 92637). The category wise outstanding amount was in 66.74 per cent (Rs.80083.63), 60 per cent (Rs.93480) and 70.73 per cent (Rs.96817.24) in farming, agro-processing and non-farming, respectively.

The results of the present investigation lead to accept the hypothesis that there was increase in the credit availed by the SHGs over a period of time.

Loan activity of SHG members :

The outside finance play important role in the development of different income and employment

generating activities. This outside finance is provided to SHG members either by bank, cooperative society, SHG or by relative in the form of loan. The details of sourcewise disbursement of loan are presented in Table 3.

It is observed from Table 3 that at overall level average amount disbursed per member was Rs.19488.58, out of which 78.45 per cent was through bank, 14.04 per cent was through co-operative society 5.76 per cent was through SHGs and 1.73 per cent through relative. In farming category, the per member amount disbursed was Rs. 18716.35, out of which 72.66 per cent was from bank, 19.13 per cent was from co-operative society, 6.35 per cent was from SHG and remaining 1.84 per cent was from relative. In agro-processing category, per member amount disbursed was observed to Rs. 20534, of which 73.04 per cent was from bank, 20.45 per cent was from co-operative society, 5.15 per cent was from SHG and remaining 1.33 per cent was from relative. In non-farming category, per member amount disbursed was observed to Rs. 19058.6, of which 84.70 per cent was from bank, 7.30 per cent was from co-operative society, 5.99 per cent was from SHG and remaining 1.99 per cent was from relative.

In farming category, maximum loan borrowed from bank *i.e.* Rs.13600, in which maximum share 36.63 per cent of crop loan followed by home equipment, maintenance of house, education and business *i.e.* 25.93, 18.71, 9.35 and 9.35 per cent, respectively. Then loan

Table 2 : Details of loan availed

					(Fig. in Rs.)
Sr. No.	Particulars	Farming (n=10)	Agro-processing (n=21)	Non-farming (n=29)	Overall (n=60)
1.	Amount borrowed	120000	153250	136896.55	139250
2.	Amount repaid	39916.36 (33.26)	59770 (40)	40079.31 (29.27)	46613 (33.47)
3.	Interest	4776.33	7172.40	4758.48	5566.39
4.	Amount outstanding	80083.63 (66.74)	93480 (60)	96817.24 (70.73)	92637 (66.53)

(Figures in the parenthesis indicate percentage to amount borrowed)

Table 3 : Per member sourcewise loan availment

										(Fig. in Rs.)
Sr. No.	Particulars	Farming (n=50)		Agro-processing (n=105)		Non-farming (n=145)		Overall (n=300)		
		No. of borrower (*)	Average amount borrowed	No. of borrower (*)	Average amount borrowed	No. of borrower (*)	Average amount borrowed	No. of borrower (*)	Average amount borrowed	
1.	Bank	39 (70.90)	13600 (72.66)	70 (70)	15000 (73.04)	110 (75.86)	16142.75 (84.70)	219 (73)	15295.7 (78.45)	
2.	Co-operative society	6 (10.90)	3581.81 (19.13)	11 (11)	4200 (20.45)	8 (5.51)	1393.10 (7.30)	25 (8.33)	2730 (14.04)	
3.	SHG	38 (69.09)	1189.09 (6.35)	76 (76)	1059 (5.15)	108 (74.48)	1143.44 (5.99)	222 (74)	1123.66 (5.76)	
4.	Relative	4 (7.27)	345.45 (1.84)	7 (7)	275 (1.33)	6 (4.13)	379.31 (1.99)	17 (5.66)	371.66 (1.73)	
	Total		18716.35 (100)		20534 (100)		19058.6 (100)		19488.58 (100)	

(Figures in the parenthesis indicate percentage to total)

(* Indicate that percentage to total no. of samples)

borrowed from co-operative society was Rs.3581.81 in which 55.83 per cent for maintenance of house and 44.16 per cent for marriage ceremony. Loan taken from SHG was Rs.1189.09. In this, maximum share was 54.73 per cent for education, 18.50 per cent for home equipment, 14.52 per cent for social function and 6.11 per cent each for farming and maintenance of house. Loan borrowed from relative was very negligible *i.e.* Rs.345.45 for education. In agro-processing category, maximum loan borrowed from bank *i.e.* Rs.15000, in which maximum share 33.06 per cent of crop loan followed by maintenance of house, business, home equipment and education *i.e.*

28.06, 23.26, 13.06 and 2.53 per cent, respectively.

Then loan borrowed from co-operative society was Rs. 4200 in which 75 per cent for marriage ceremony, 11.90 per cent each for maintenance of house and business and 1.19 per cent for education. Loan taken from SHG was Rs.1059. In this, maximum share was 34.74 per cent for education, 23.70 per cent for social function, 18.50 per cent for home equipment, 17.84 per cent for maintenance of house and 5.19 per cent for farming. Loan borrowed from relative was very negligible *i.e.* Rs.375. In which, 45.33 per cent for marriage ceremony, 28 per cent for education and 26.66 per cent for

Table 4 : Purposewise loan borrowed per member of SHGs

(Amount in Rs.)

Sr. No.	Purpose	Farming (n=50)		Agro-processing (n=105)		Non-farming (n=145)		Overall (n=300)	
		No. of member	Average loan amount	No. of member	Average loan amount	No. of member	Average loan amount	No. of member	Average loan amount
1.	2	3	4	5	6	7	8	9	10
Bank									
1.	Maintenance of house	4	2545.45 (18.71)	12	4210 (28.06)	14	4000 (24.77)	30	3803.33 (24.86)
2.	Farming	15	4981.81 (36.63)	29	4960 (33.06)	52	5728.96 (35.48)	96	5335.66 (34.88)
3.	Home equipment	12	3527.27(25.93)	9	1960 (13.06)	16	2344.82 (14.52)	37	2433.33 (15.90)
4.	Education	4	1272.72 (9.35)	6	380 (2.53)	14	1751.72 (10.85)	24	1206.66 (7.88)
5.	Business	4	1272.72 (9.35)	14	3490 (23.26)	14	2317.24 (14.35)	32	2516.66 (16.45)
	Sub total		13600 (100)		15000 (100)		16142.75 (100)		15295.7 (100)
Co-operative society									
1.	Maintenance of house	4	2000 (55.83)	2	500 (11.90)	4	703.44(50.49)	10	873.33 (31.99)
2.	Farming	-	-	-	-	1	68.96(4.95)	1	33.33 (1.3)
3.	Education	-	-	1	50 (1.19)	-	-	1	16.66 (0.61)
4.	Business	-	-	1	500 (11.90)	-	-	1	166.66 (6.10)
5.	Marriage	2	1581.81 (44.16)	7	3150 (75)	3	620.68(44.55)	12	1640 (60.07)
	Sub total		3581.81 (100)		4200 (100)		1393.10(100)		2730 (100)
SHG									
1.	Maintenance of house	5	72.72 (6.11)	14	189 (17.84)	19	210.34 (18.39)	38	178 (15.84)
2.	Farming	5	72.72 (6.11)	5	55 (5.19)	16	182.06 (15.92)	26	119.66 (10.64)
	Home equipment	9	220 (18.50)	18	196 (18.50)	21	168.96 (14.77)	48	187.33 (16.67)
3.	Education	14	650.90 (54.73)	24	368 (34.74)	35	428.96 (37.51)	73	449.33 (39.98)
4.	Social function	5	172.72 (14.52)	15	251 (23.70)	17	153.10 (13.38)	37	189.34 (16.85)
	Sub total		1189.09 (100)		1059 (100)		1143.44 (100)		1123.66 (100)
Relative									
1.	Maintenance of house	-	-	1	100 (26.66)	1	172.41 (45.45)	2	116.66 (31.38)
2.	Home equipment	-	-	-	-	1	82.75 (21.81)	1	40 (10.76)
3.	Education	4	345.45 (100)	4	105 (28)	1	20.68 (5.45)	9	108.33 (29.14)
4.	Marriage	-		2	170 (45.33)	2	68.96 (18.18)	4	90 (24.21)
5.	Social function			-	-	1	34.48 (9.09)	1	16.66 (4.48)
	Sub total		345.45 (100)		375 (100)		379.31 (100)		371.66 (100)
	Total		18716.35		20534		19058.6		19488.58

(Figures in the parenthesis indicate percentage to sub-total)

maintenance of house.

In non-farming category, maximum loan borrowed from bank *i.e.* Rs.16145.75, in which maximum share 35.48 per cent of farming loan followed by maintenance of house, home equipment, business, and education *i.e.* 24.77, 14.52, 14.35 and 10.85 per cent, respectively. Then loan borrowed from co-operative society was Rs.1393.10 in which 50.49 per cent for maintenance of house, 44.55 per cent for marriage ceremony and 4.95 per cent for farming purpose. Loan taken from SHG was Rs. 1143.44. In this, maximum share was 37.51 per cent for education, 18.39 per cent for maintenance of house, 15.92 per cent for farming, 14.77 per cent for home equipment and 13.38 per cent for social function. Loan borrowed from relative was very negligible *i.e.* Rs. 379.31. In which, 45.45 per cent for maintenance of house, 21.81 per cent for home equipment, 18.18 per cent for marriage ceremony, 9.09 per cent for social function and 5.45 per cent for education.

There was substantial increase in credit availed by members after joining SHGs. Hence, that, the hypothesis there is increase in the credit availed by the SHGs is accepted.

The findings of the present study are in conformity

with the findings of Puhazhendhi and Satyasai (2000); Sale *et al.* (2001); Singh (2015); Tilekar *et al.* (2001); Mohite (2003); Ganesamurthy *et al.* (2004); Manjunatha (2008); Feroze *et al.* (2011), Antwal (2015) and Nalini *et al.* (2013).

On the other hand, the loans availed by members were from Banks, co-operative societies, SHGs and relatives. Among these banks (59.23%) followed by SHGs (50.64%) in loan availed were mainly used for productive purposes with the contrary, the loans availed from co-operative societies (92.06%) followed by relatives (70.86%) were mainly used for non productive purposes. This revealed that the hypothesis *viz.*, the SHGs members have utilized the credit for productive purposes is rejected. However, credit borrowed from banks and SHGs were better utilized for productive purposes by the members.

Repayment of loan :

Regular repayment of the borrowed amount increases the credibility of the borrower. Also it is the indicator of proper utilization of loan for which it is taken. The information collected on this aspect was analyzed taking into consideration repayment of principal amount

Table 5 : Sourcewise per member repayment of loan to different sources

(Fig. in Rs.)

Table 3: Sourcewise per member repayment or loan to different sources					(Fig. in Rs.)
Sr. No.	Sources	Amount borrowed	Amount repaid		Amount outstanding
			Principal	Interest	
Bank					
1.	Farming	13600 (100.00)	8479.09 (62.35)	780.26	5120.90 (37.65)
2.	Agro-processing	15000 (100.00)	8902 (59.35)	831.84	6098 (40.65)
3.	Non-farming	16142.75 (100.00)	9662.76 (59.86)	884.70	6480 (40.14)
4.	Overall	15295.7 (100.00)	9192.17 (60.10)	859.13	6103.5 (39.90)
Co-operative society					
1.	Farming	3581.81 (100.00)	2054.54 (57.36)	83.86	1527.27 (42.64)
2.	Agro-processing	4200 (100.00)	2149 (51.16)	91.55	2051 (48.84)
3.	Non-farming	1393.10 (100.00)	763.44 (54.81)	30.53	629.65 (45.19)
4.	Overall	2730 (100.00)	1462 (53.56)	57.74	1268 (46.44)
SHG					
1.	Farming	1189.09 (100.00)	782.90 (65.85)	15.65	406.18 (34.15)
2.	Agro-processing	1059 (100.00)	624.81 (59)	12.49	434.19 (41)
3.	Non-farming	1143.44 (100.00)	705.03 (61.65)	14.10	438.41 (38.35)
4.	Overall	1123.66 (100.00)	692.64 (61.65)	13.85	431.02 (38.35)
Relative					
1.	Farming	345.45 (100.00)	127.27 (36.84)	3.27	218.18 (63.16)
2.	Agro-processing	375 (100.00)	104 (27.74)	3.15	271 (72.26)
3.	Non-farming	379.31 (100.00)	86.20 (22.73)	6.24	293.10 (77.27)
4.	Overall	371.66 (100.00)	99.7 (26.86)	4.66	271.81 (73.14)

(Figures in the parenthesis indicate percentage to total)

along with interest. The results of the analysis are presented in Table 5, respectively.

Sourcewise per member repayment of loan :

It is observed from Table 5 that, at overall level, total amount borrowed from bank was Rs.15295.7 out of which 60.10 per cent amount was repaid to the bank and the balance amount remained with member was 39.89 per cent. Interest paid to bank was Rs.859.13. In farming category, Rs.13600 borrowed out of which 62.34 per cent amount repaid and 37.65 per cent amount was outstanding. Interest paid to bank was Rs.780.26. In case of agro-processing category, Rs. 15000 borrowed out of which 59.34 per cent amount was repaid and 40.65 per cent was balance amount. Interest paid to bank was Rs. 884.70. In non-farming category, borrowed amount was Rs. 16142.75 out of which 59.86 per cent amount repaid and 40.14 per cent was balance amount. Interest paid to bank was Rs.884.70.

As regard to co-operative society, at overall level, total amount borrowed was Rs.2730 out of which 53.55 per cent amount was repaid and the balance amount remained with member was 46.44 per cent. Interest paid was Rs.57.54. In farming category, Rs.3581.81 borrowed out of which 57.36 per cent amount repaid and 42.64 per cent balance amount was remained. Interest paid was Rs.83.86. In case of agro-processing category, Rs. 4200 borrowed out of which 51.16 per cent amount was repaid and 48.84 per cent balance amount was remained. Interest paid was Rs.91.55. In non-farming category, borrowed amount was Rs. 1393.10 out of which 54.80 per cent amount repaid and 45.19 per cent outstanding amount was remained. Interest paid to bank was Rs.30.53.

In case of SHG, at overall level, total amount borrowed was Rs.1123.66 out of which 61.65 per cent amount was repaid and the balance amount remained with member was 38.35 per cent. Interest paid was Rs.13.85. In farming category, Rs.1189.09 borrowed out of which 65.85 per cent amount repaid and 34.15 per cent balance amount was remained. Interest paid was Rs.15.65. In case of agro-processing category, Rs. 1059 borrowed out of which 59 per cent amount was repaid and 41 per cent outstanding amount was remained. Interest paid was Rs.12.49. In non-farming category, borrowed amount was Rs. 1143.44 out of which 61.65 per cent amount repaid and 38.35 per cent balance amount was remained. Interest paid to bank was Rs.14.10.

In case of relative, at overall level, total amount borrowed was Rs.371.66 out of which 26.86 per cent amount was repaid and the outstanding amount with member was 73.14 per cent. Interest paid was Rs.4.66. In farming category, Rs.345.45 borrowed out of which 36.84 per cent amount repaid and 63.16 per cent was remained. Interest paid was Rs.3.27. In case of agro-processing category, Rs. 375 borrowed out of which 27.74 per cent amount was repaid and 72.26 per cent outstanding amount was remained. Interest paid was Rs.3.15. In non-farming category, borrowed amount was Rs.379.31 out of which 22.73 per cent amount repaid and 77.27 per cent outstanding amount was remained. Interest paid to bank was Rs.6.24. There was more or less similar trend in credit repayment by members in case of banks, SHGs and co-operative societies at overall level. On the contrary, the loans availed for different activities from relatives were largely outstanding.

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